



**DGUV**

Deutsche Gesetzliche  
Unfallversicherung  
Spitzenverband



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## Safe and healthy right from the start

Social accident insurance cover for children  
in day care facilities and private day care



# Safe and healthy right from the start

One role of social accident insurance is to prevent accidents and health risks for children in day care facilities and private day care with all suitable means.

The responsible accident insurance institutions advise day care facilities regarding matters of health and safety, ensure effective first aid, support health- and safety-related programmes and monitor prevention measures.

## Who is insured?

In accordance with Book VII of the German Social Code (SGB VII), all children are covered by social accident insurance while attending a day care facility or private day care. The costs for the insurance are covered by states, municipalities and municipal associations. Arranging private accident insurance does not influence or replace the statutory accident insurance cover.

## In children's day care facilities

The day care facilities must be recognised by the state and provide supervision and education for children. This includes preschools, nurseries and day care centres.

Private leisure groups, medical/therapeutic institutions, early learning centres and support centres as well as foster homes are not considered to be day care facilities within the meaning of the law.

## In private day care

Children in the care of suitable private day care providers are generally only insured if the day care contract between the legal guardians and the day care provider was concluded with the involvement of the youth welfare office (Jugendamt) or a body commissioned by the youth welfare office.



## What is covered?

Children are covered when at the day care facility or day care location as well as during all activities associated with the care. This also includes the direct routes to and from day care.

### The following examples are also covered:

- Offers and activities of the day care facility outside of the opening times or at other locations, for instance on hikes
- Excursions and tours
- Sports festivals and celebrations
- Trips to the theatre

## ... and if there is an accident?

If there is an accident during day care, the day care provider will know what to do. They will initiate all the necessary measures. They will inform the responsible accident insurance institution of the accident. If the accident takes place on the way to the day care or on the way back home, the day care facility or private day care provider should be informed.

If medical attention must be sought following the accident, it is not necessary to present a health insurance card or provide details of private health insurance cover. It is enough to inform the medical personnel that the accident took place in connection with attending a day care facility or private day care provider. The bill will then be sent directly to the responsible accident insurance institution.

## What does the German social accident insurance do?

Social accident insurance is an arm of the social insurance system in Germany. Its institutions are the German social accident institutions for the public sector (the Unfallkassen) and those for trade and industry (the Berufsgenossenschaften) All employees, school pupils, students, children in day care facilities and private day care and volunteers are generally automatically insured against the consequences of workplace accidents, school accidents, commuting accidents and occupational diseases. In total this amounts to 65.7 million insured individuals (employees) and 17.6 million insured children in day care facilities or private day care, school pupils and students in Germany. (As at 2018)

In the event of an accident, the Unfallkassen and Berufsgenossenschaften are committed to provide optimal, individual rehabilitation. They use all suitable means to support the healing process and reintegration into everyday life:

- Treatment  
Alongside medical treatment, this also includes medication and remedies as well as transport and travel costs.
- Occupational and social rehabilitation  
Among other things, this includes support for appropriate school education as well as services aiding participation in life in the community (e.g. help finding a suitable home).

Working parents can also receive day care injury benefits for a limited time. Furthermore, pensions can be paid in the event of lasting health damage.

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